

In re:
James Harold Cooper
Debtor

Case No. 24-11994-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 24, 2024

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2024:

Recip ID	Recipient Name and Address
db	James Harold Cooper, 24 Beech St, Pottstown, PA 19464-5402
14896514	+ Apex Community Fcu, 540 Old Reading, Stowe, PA 19464-3732
14896515	Borough of Pottstown, 100 E High St, Pottstown, PA 19464-5438
14898245	+ Citadel Credit Union, Attn: Collections, 520 Eagleview Blvd, Exton, PA 19341-1119
14896519	Citizens Bank, Attn: Bankruptcy One Citizens Dr, Providence, RI 02903
14896528	Montgomery County Tax Claim Bureau, 1 Montgomery Plz Ste 600, Norristown, PA 19401-4851
14896536	+ Pottstown School District, 230 Beech St, Pottstown, PA 19464-5591
14896538	Santander Consumer USA, Inc, Attn: Bankruptcy, 95 Amaral St, Riverside, RI 02915-2204
14896543	+ Tomocredit, ATTN Bankruptcy 535 Mission Street Floor, San Francisco, CA 94105-2997
14896544	+ Tri County Area Fcu, 1550 Medical Dr, Pottstown, PA 19464-3225

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jun 25 2024 00:08:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Jun 25 2024 00:08:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jun 25 2024 00:09:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 25 2024 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 25 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 25 2024 00:09:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14896513	+ Email/Text: jvalencia@amhfcu.org	Jun 25 2024 00:09:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
14896516	+ Email/Text: bankruptcycollections@citadelbanking.com	Jun 25 2024 00:09:00	Citadel FCU, Attn: Bankruptcy 520 Eagleview Blvd, Exton, PA 19341-1119
14896517	EDI: CITICORP	Jun 25 2024 04:13:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14896518	EDI: CITICORP	Jun 25 2024 04:13:00	Citibank/The Home Depot, Citicorp Cr

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			Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14896520	+ EDI: WFNNB.COM	Jun 25 2024 04:13:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14896521	^ MEBN	Jun 25 2024 00:07:55	First Digital Card, Attn: Bankruptcy, PO Box 85650, Sioux Falls, SD 57118-5650
14896522	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 25 2024 00:08:00	First National Bank of Pennsylvania, Attn: Legal Dept 3015 Glimcher Blvd, Hermitage, PA 16148-3343
14896523	+ EDI: AMINFOFP.COM	Jun 25 2024 04:13:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14896524	Email/Text: behappy@growcredit.com	Jun 25 2024 00:08:00	Grow Credit Inc., Attn: Bankruptcy 1447 2nd Street, Santa Monica, CA 90401
14896525	EDI: IRS.COM	Jun 25 2024 04:13:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14896526	Email/Text: PBNCNotifications@peritussservices.com	Jun 25 2024 00:08:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14896527	+ Email/Text: Unger@Members1st.org	Jun 25 2024 00:09:00	Members 1st FCU, Attn: Bankruptcy 5000 Marketplace Way, Enola, PA 17025-2431
14896529	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 25 2024 00:08:00	Mrc/united Wholesale M, Attn: Bankruptcy P. O. Box 619098, Dallas, TX 75261-9098
14896530	+ EDI: AGFINANCE.COM	Jun 25 2024 04:07:00	One Main Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
14896531	+ Email/Text: bankruptcygroup@peco-energy.com	Jun 25 2024 00:09:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14896532	Email/Text: fesbank@attorneygeneral.gov	Jun 25 2024 00:09:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14896535	EDI: PRA.COM	Jun 25 2024 04:13:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 150 Corporate Blvd, Norfolk, VA 23502-4952
14896533	EDI: PENNDEPTREV	Jun 25 2024 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14896533	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 25 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14896534	^ MEBN	Jun 25 2024 00:07:48	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14896537	^ MEBN	Jun 25 2024 00:08:05	Raymour & Flanigan, Attn: Bankruptcy, PO Box 220, Liverpool, NY 13088-0220
14896539	EDI: AGFINANCE.COM	Jun 25 2024 04:07:00	Springleaf Financial S, Po Box 969, Evansville, IN 47706
14896540	EDI: SYNC	Jun 25 2024 04:13:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14896541	EDI: SYNC	Jun 25 2024 04:13:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14896542	+ EDI: WTRRN BANK.COM	Jun 25 2024 04:13:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14896545	+ Email/Text: bankruptcy@bbandt.com	Jun 25 2024 00:09:00	Truist Financial, Attn: Bankruptcy 214 N Tryon St, Charlotte, VA 28202-0129
14896546	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 25 2024 00:09:00	U.S. Attorney, Eastern District of Pa., 615

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14896547	^ MEBN	Jun 25 2024 00:08:00	Chestnut St Ste 1250, Philadelphia, PA 19106-4404 U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14896548	EDI: CAPITALONE.COM	Jun 25 2024 04:13:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14896549	+ EDI: WFFC2	Jun 25 2024 04:13:00	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARY JACQUELINE LARKIN	on behalf of Creditor Citadel Credit Union mjllarkin@vaughanmclean.com cgarrett@vaughanmclean.com
MICHAEL A. CIBIK	on behalf of Debtor James Harold Cooper help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1:	James Harold Cooper		Social Security number or ITIN: xxx-xx-8224
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 13 6/11/24
Case number:	24-11994-pmm		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James Harold Cooper	
2. All other names used in the last 8 years		
3. Address	24 Beech St Pottstown, PA 19464-5402	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 6/24/24

For more information, see page 2

Debtor **James Harold Cooper**

Case number **24-11994-pmm**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 16, 2024 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info, go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 10/15/24 </div> <div> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 8/20/24 </div> <div> Deadline for governmental units to file a proof of claim: Filing deadline: 12/8/24 </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1285.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 9/12/24 at 9:30 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	